

REMARKS/ARGUMENTS

Favorable reconsideration of this application as presently amended and in light of the following discussion is respectfully requested.

Claims 1-18 remain active in this case, Claims 1, 15 and 18 having been amended by the present amendment.

In the outstanding Office Action, Claims 1-18 are rejected under 35 U.S.C. §103(a) as being unpatentable over Pilipovic (US Patent No. 6,456,982, hereinafter called "Pilipovic") in view of the Anile et al. article, ("Simulation of n^+-n-n^+ devices by a hydrodynamic model: Subsonic and supersonic flow", March 1995, hereinafter called "Anile").

First, Claim 15 has been amended to correct a minor informality, and the amendment thereto to include a "." does not raise any issues.

In light of the new ground for rejection, Claims 1 and 18 have been amended to clarify the claimed invention and thereby more clearly patentably define over the cited prior art. In particular, these claims have been amended to emphasize an important contribution to the art by Applicants, i.e., the application of the Boltzmann equation to the financial engineering field. In Applicants' view, neither of the cited references to Pilipovic and Anile include any disclosure regarding application of the Boltzmann equation to the financial engineering field. In that regard, Applicants acknowledge that the Monte Carlo simulation was well-known and is per se in the prior art. It is nevertheless Applicants' position that the art of record does not suggest application of the Boltzmann model to the financial engineering field, which is believed to be new, innovative and non-obvious under 35 USC §103.

The present amendment thus more clearly states feature which tie the Applicants' invention to the financial engineering field, and which, by the way, harmonize the present

claims pending in this U.S. application with the claims pending in Applicants' corresponding Japanese application.

In view of the above comments, and in view of the amended Claims 1 and 18, allowance of the pending claims is believed to be in order, and an early and favorable action to that effect is respectfully requested.

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